

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DONALD RAY FLEMING

Debtor(s)

Case No. 09-45721

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2009.
- 2) The plan was confirmed on 02/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/03/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/25/2012.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$21,750.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,874.10
Less amount refunded to debtor	\$267.87

NET RECEIPTS: \$21,606.23

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,032.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,432.07

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	861.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	1,100.00	NA	NA	0.00	0.00
AT&T	Unsecured	848.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	9,600.00	4,944.66	4,944.66	4,944.66	0.00
BANK OF AMERICA NA	Secured	0.00	0.00	0.00	0.00	0.00
BAXTER CREDIT UNION	Unsecured	8,522.00	NA	NA	0.00	0.00
BAXTER CREDIT UNION	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,513.00	826.78	826.78	826.78	0.00
CCS	Unsecured	655.00	NA	NA	0.00	0.00
CONSUMER FINANCIAL SERVICES	Unsecured	368.00	NA	NA	0.00	0.00
CORTRUST BANK	Unsecured	330.00	373.54	373.54	373.54	0.00
CREDIT ONE BANK	Unsecured	539.00	NA	NA	0.00	0.00
DANTE P GABRIEL MDSC FAAP	Unsecured	40.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	53.42	53.42	53.42	0.00
INTERNAL REVENUE SERVICE	Priority	1,108.00	1,091.28	1,091.28	1,091.28	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	829.00	829.62	829.62	829.62	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,153.00	951.09	951.09	951.09	0.00
MERRICK BANK	Unsecured	NA	1,309.32	1,309.32	1,309.32	0.00
PLS LOAN STORE	Secured	945.00	945.00	945.00	945.00	23.16
PORTFOLIO RECOVERY ASSOC	Unsecured	543.00	539.96	539.96	539.96	0.00
SENEX SERVICES	Unsecured	688.00	608.83	608.83	608.83	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	4,687.00	3,596.71	3,596.71	3,596.71	164.13
VISTA MEDICAL CENTER	Unsecured	1,916.00	916.66	916.66	916.66	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,944.66	\$4,944.66	\$0.00
Debt Secured by Vehicle	\$4,541.71	\$4,541.71	\$187.29
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,486.37	\$9,486.37	\$187.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,091.28	\$1,091.28	\$0.00
TOTAL PRIORITY:	\$1,091.28	\$1,091.28	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,409.22	\$6,409.22	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,432.07</u>	
Disbursements to Creditors	<u>\$17,174.16</u>	
TOTAL DISBURSEMENTS :		<u>\$21,606.23</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.